

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: ) CHAPTER 7  
)  
SANDBERG, JAMES E ) CASE NO. 05-25395-MB  
)  
Debtor. ) Hon. Manuel Barbosa

**NOTICE OF TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS  
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT  
OF PROPERTY BY THE TRUSTEE**

To the Debtor, Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: Old Kane County Courthouse, 100 S. Third St., Room 140, Geneva, Illinois 60134

On: **September 11, 2008** Time: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT NOT REQUIRED.

3. The Trustee's Final Report shows total:

Receipts	\$8,018.82
Disbursements	\$250.00
Net Cash Available for Distribution	\$7,768.82

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
<u>THOMAS E. SPRINGER, TRUSTEE</u> Trustee	\$0.00	\$1,551.88	\$0.00
<u>THOMAS E. SPRINGER</u> Attorney for Trustee	\$0.00	\$4,534.00	\$0.00
<u>JIM LEDUC</u> Realtor for Trustee	\$0.00	\$825.00	\$0.00

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows: N/A

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00% .

Allowed priority claims are: N/A

7. Claims of timely filed general unsecured creditors totaling \$83,891.90 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 1.02%. Claims of untimely filed general unsecured creditors totaling \$29,018.77 are allowed and will not receive a distribution.

Allowed general timely filed unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
1	Target National Bank (f.k.a. Retail	\$2,470.54	\$25.27
2	Kane Cardiology	\$0.00	\$0.00
3	Fnb Omaha	\$9,216.99	\$94.26
4	Fnb Omaha	\$3,899.80	\$39.88
5	Fnb Omaha	\$11,788.07	\$120.55
6	Discover Bank/Discover Financial Se	\$12,059.49	\$123.33
7	Wachovia Ed Finance	\$9,017.99	\$92.22
8	Chase Bank USA, N.A.	\$5,867.98	\$60.01
9	Chase Bank USA, N.A.	\$4,916.80	\$50.29
10	Kohl's Department Store	\$271.13	\$2.77
11	Worldwide Asset Purchasing, LLC	\$11,194.08	\$114.48
12	Recovery Management Systems Corpora	\$285.61	\$2.92
13	Regency Savings Fhlmc	\$2,035.65	\$20.82
14	Cavalry Portfolio Services LLC	\$10,867.77	\$111.14

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 So. Dearborn Street, 7<sup>th</sup> Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee applications(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor has been discharged.

Dated: **August 6, 2008**

For the Court,

By: **KENNETH S. GARDNER**

Kenneth S. Gardner  
Clerk of the U.S. Bankruptcy Court  
219 S. Dearborn Street; 7<sup>th</sup> Floor  
Chicago, IL 60604

Trustee: Thomas E. Springer  
Address: 400 S. County Farm Road  
Suite 330  
Wheaton, IL 60187  
Phone No.: (630) 510-0000

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0752-1  
Case: 05-25395

User: amcc7  
Form ID: pdf002

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Total Served: 127

Date Rcvd: Aug 06, 2008

The following entities were served by first class mail on Aug 08, 2008.

db James E Sandberg, 726 North Van Nortwick, Batavia, IL 60510-1170  
aty +Thomas E Springer, Springer, Brown, Covey, Gaetner & Davis, 400 S. County Farm Road,  
Suite 330, Wheaton, IL 60187-4547  
aty +Thomas F. Fezzey, Thomas F. Fezzey, Attorney at Law, 600 West Roosevelt Road Ste B-1,  
Wheaton, IL 60187-2302  
tr +Thomas E Springer, Springer, Brown, Covey, Gaetner & Davis, 400 South County Farm Road,  
Suite 330, Wheaton, IL 60187-4547  
9498058 +AT&T, Bankruptcy Dept., P.O. Box 1288, Pittsburgh, PA 15230-1288  
9498059 AT&T Universal Card, BANKRUPTCY DEPT., P.O. Box 44183, Jacksonville, FL 32231-4183  
9498045 Academy Collection Service, Inc., Bankruptcy Dept., 10965 Decatur Road,  
Philadelphia, PA 19154-3210  
9498049 +Account Solutions Group, LLC, Bankruptcy Dept., 205 Bryant Woods South,  
Buffalo, NY 14228-3609  
9498050 +Aes/Educaid, 1200 N 7th St, Harrisburg, PA 17102-1419  
9498052 +Alan C. Gasteler, DDS, Bankruptcy Dept., 215 W. Wilson, Batavia, IL 60510-1946  
9498053 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
9498055 Apex Financial Management, Bankruptcy Dept., P.O. Box 2189, Northbrook, IL 60065-2189  
9498056 +Associated Recovery Systems, Bankruptcy Dept., 8665 Baypine Road Suite 200,  
Jacksonville, FL 32256-7559  
9498057 +Associates/Officemax, Po Box 9714, Gray, TN 37615-9714  
9498060 +Bank Of America, 1825 E Buckeye Rd, Phoenix, AZ 85034-4216  
9498063 Bank One, Bankruptcy Dept., P.O. Box 8650, Wilmington, DE 19899-8650  
9498062 Bank One, 1 East Old State, Springfield, IL 62701  
9498061 +Bank of America, Bankruptcy Dept., P.O. Box 2493, Norfolk, VA 23501-2493  
9498066 Bankcard Services, Bankruptcy Dept., P.O. Box 15026, Wilmington, DE 19850-5026  
9498067 +Bp/Citi, Po Box 15687, Wilmington, DE 19850-5687  
9498077 +CBE, Bankruptcy Dept., 131 Tower Park #100, Waterloo, IA 50701-9374  
9498068 +Cap One Bk, Po Box 85520, Richmond, VA 23285-5520  
9498069 Card Service Center, Bankruptcy Dept., P.O. Box 142319, Irving, TX 75014-2319  
9498073 Cardmember Service, Bankruptcy Dept., P.O. Box 15548, Wilmington, DE 19886-5548  
9498075 Cardmember Services, Bankruptcy Dept., P.O. Box 21550, Tulsa, OK 74121-1550  
9498076 +Cavalry Portfolio Serv, 4050 E Cotton Center Blv, Phoenix, AZ 85040-8861  
10690092 +Cavalry Portfolio Services LLC, 7 Skyline Drive 3rd Floor, Hawthorne, NY 10532-2162  
9498078 +Cbusasears, Po Box 6189, Sioux Falls, SD 57117-6189  
9498080 +Chase, 100 Duffy Ave # 4h2, Hicksville, NY 11801-3636  
9498081 Chase, Bankruptcy Dept., P.O. Box 52188, Phoenix, AZ 85072-2188  
9498083 Chase, Bankruptcy Dept., P.O. Box 15918, Wilmington, DE 19850-5918  
9498079 +Chase, 4915 Independence Pkwy, Tampa, FL 33634-7518  
10587985 +Chase Bank USA, N.A., c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900,  
Seattle, WA 98121-2339  
9498085 +Chase Na, 100 Duffy Ave, Hicksville, NY 11801-3636  
9498084 +Chase Na, 100 Duffy Ave # 4h2, Hicksville, NY 11801-3636  
9498086 Choice, Bankruptcy Dept., P.O. Box 142319, Irving, TX 75014-2319  
9498087 +Citgo/Citi, Po Box 15687, Wilmington, DE 19850-5687  
9498090 +Citi, Po Box 6003, Hagerstown, MD 21747-6003  
9498088 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
9498098 Citi Card, Bankruptcy Dept., P.O. Box 142319, Irving, TX 75014-2319  
9498100 Citi Cards, Bankruptcy Dept., P.O. Box 660370, Dallas, TX 75266-0370  
9498103 Citi Cards / Verizon, Bankruptcy Dept., P.O. Box 142319, Irving, TX 75014-2319  
9498104 +Citi Premier Card, Bankruptcy Dept., P.O. Box 6000, The Lakes, NV 89163-0001  
9498106 +Citi/Cpu, 110 Lake Dr # 1-0103, Newark, DE 19702-3317  
10705967 +Citibank South Dakota N A, Citibank Choice, Exception Payment Processing, Po Box 6305,  
The Lakes, NV 88901-6305  
9498107 +Client Services, Inc., Bankruptcy Dept., 3451 Harry S. Truman Blvd.,  
Saint Charles, MO 63301-4047  
9498110 +Collectcorp, Bankruptcy Dept., 300 International Drive Suite 100, Buffalo, NY 14221-5783  
9498109 Collectcorp, Bankruptcy Dept., 300 International Drive #100, Buffalo, NY 14221-5783  
9498111 Creditors Financial Group, Bankruptcy Dept., P.O. Box 440290, Aurora, CO 80044-0290  
9498112 +Creditors Interchange, Bankruptcy Dept., 80 Holtz Drive, Buffalo, NY 14225-1470  
9498114 Delnor Community Hospital, Bankruptcy Dept., P.O. Box 739, Moline, IL 61266-0739  
9498115 +Direct Merchants Bank, Po Box 43730, Baltimore, MD 21236-0730  
9498116 +Direct Merchants Credit, Po Box 43038, Baltimore, MD 21236-0038  
9498117 +Direct Rewards, Bankruptcy Dept., P.O. Box 550680, Jacksonville, FL 32255  
9498120 +Echelon Recovery Inc., Bankruptcy Dept., P.O. Box 1880, Voorhees, NJ 08043-7880  
9498121 +Educaid, P O Box 2461, Harrisburg, PA 17105-2461  
9498123 +Elan Fin Stl, 12443 Olive Blvd, Saint Louis, MO 63141-6432  
9498124 Financial Asset Management Systems, P.O. Box 926050, Bankruptcy Dept.,  
Norcross, GA 30010-6050  
9498126 +First National Bank of Omaha, Bankruptcy Dept., P.O. Box 3331, Omaha, NE 68103-0331  
9498129 First USA, Bankruptcy Dept., P.O. Box 8650, Wilmington, DE 19899-8650  
9498128 First USA, Bankruptcy Dept., P.O. Box 15548, Wilmington, DE 19886-5548  
9498130 +First Usa Bank, 800 Brooksedg Blvd, Westerville, OH 43081-2822  
9498132 +First Usa Bank N A, 1001 Jefferson Plaza, Wilmington, DE 19801-1493  
9498133 +Fnb Chicago Fst Card, 2500 Westfield Dr, Elgin, IL 60124-7836  
9498134 +Fnb Omaha, 1620 Dodge St, Omaha, NE 68102-1593  
9498135 +Fnb Omaha, 1620 Dodge St, Omaha, NE 68197-0003  
9498137 +Fox Valley Orthopadic Institute, Bankruptcy Dept., 2525 Kaneville Road,  
Geneva, IL 60134-2578  
9498138 +Gemb/Jc Penney, Po Box 984100, El Paso, TX 79998-4100  
9498140 +Geneva Eye Clinic, Bankruptcy Dept., 302 Randall Road #10, Geneva, IL 60134-4209  
9498141 +Geneva Family Practice, Bankruptcy DEpt., 302 Randall Road #202, Geneva, IL 60134-4204  
9498142 Hhld Bank, Po Box 98706, Las Vegas, NV 89193  
9498144 Household Bank, Pob 98706, Las Vegas, NV 89193

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9498146 +J. C. Christensen & Assoc., Bankruptcy Dept., P.O. Box 519, Sauk Rapids, MN 56379-0519  
9498147 +John Lee Jackson, Bankruptcy Dept., 1445 Langham Creek Drive, Houston, TX 77084-5012  
9498149 +KCA Financial Services, Inc, Bankruptcy Dept., 628 North Street P.O. Box 53,  
Geneva, IL 60134-0053  
9498148 +Kane Cardiology, Bankruptcy Dept., 302 Randall Road #106, Geneva, IL 60134-4209  
9498150 +Kca Financial Svcs, 628 North St, Geneva, IL 60134-1356  
9498151 Kohl's, Bankruptcy Dept., P.O. Box 3043, Milwaukee, WI 53201-3043  
10609855 +Kohl's Department Store, c/o Creditors Bankruptcy Service, P O Box 740933,  
Dallas, TX 75374-0933  
9498152 +Kohls, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
9498153 +Lord & Taylor, 300 Sheffield Ctr, Lorain, OH 44055-3157  
9498155 MBNA America, Bankruptcy Dept., P.O. Box 15026, Wilmington, DE 19850-5026  
9498154 +Marshall Fields, 111 Boulder Industrial D, Bridgeton, MO 63044-1241  
9498156 +MbnA America Bank Na, Pob 17054, Wilmington, DE 19884-0001  
9498158 +Merchants National Ban, 34 S Broadway, Aurora, IL 60505-3336  
9498165 +NCO Financial Systems, Inc., Bankruptcy Dept., 507 Prudential Road, Horsham, PA 19044-2308  
9498159 +National Action Financial Systems, 165 Lawrence Bell Drive #100, Bankruptcy Dept.,  
Buffalo, NY 14221-7900  
9498160 +National Asset Recovery, Inc., Bankruptcy Dept., 2880 Dresden Drive Suite 200,  
Atlanta, GA 30341-3920  
9498161 +National Financial Systems, Bankruptcy Dept., 600 W. John St. P.O. Box 9046,  
Hicksville, NY 11801-1035  
9498163 +Nbgl-Carsons, 140 W Industrial Dr, Elmhurst, IL 60126-1602  
9498164 Nco Fin/99, Po Box 41466, Philadelphia, PA 19101  
9498168 +Nicor Gas, 1844 Ferry Road, Naperville, IL 60563-9600  
9498170 OSI Collection Services, Bankruptcy Dept., P.O. Box 550720, Jacksonville, FL 32255-0720  
9498169 +Office Depot-C/Cbusa Na, Po Box 7038, Sioux Falls, SD 57117-7038  
9498171 Phillips 66, Bankruptcy Dept., P.O. Box 9140, Des Moines, IA 50368-9140  
9498172 +Platinum Recovery Solutions, Bankruptcy Dept., P.O. Box 3708, Omaha, NE 68103-0708  
9498173 +Protocol Recovery Service, Bankruptcy Dept., 509 Mercer Avenue, Panama City, FL 32401-2631  
9498174 +Purcell Bros. Auto Service & Tire, Bankruptcy Dept., 351 S. Randall Road,  
Batavia, IL 60510-9473  
9498175 +Regency Savings Fhlmc, c/o Park National Bank, Michael Kosteczko, 11 Madison Street,  
Oak Park, IL 60302-4203  
9498176 Retailers National Bank/Target, Bankruptcy Dept., P.O. Box 59231,  
Minneapolis, MN 55459-0231  
9498177 Riaz A. Baber, M.D., Bankruptcy Dept., P.O. Box 1446, Aurora, IL 60507-1446  
9498178 Richard D. Seierstad, Esq., Bankruptcy Dept., P.O. Box 570, Sauk Rapids, MN 56379-0570  
9498180 +Risk Management Alternatives, Bankruptcy Dept., 11214 Renner Road, Lenexa, KS 66219-9605  
9498181 +Rnb-Fields3, Po Box 9475, Minneapolis, MN 55440-9475  
9498182 +Rnb/Dayton/Hudson/Fields, 3701 Wayzata Blvd, Minneapolis, MN 55416-3401  
9498183 Sears Gold Master Card, Bankruptcy Dept, P.O. Box 818007, Cleveland, OH 44181-8007  
9498185 +Sherman Acquisition, Bankruptcy Dept., P.O. Box 1170, Fairfax, VA 22038-1170  
10570044 +Target National Bank (f.k.a. Retailers National Ba, TARGET VISA, c/o Weinstein & Riley, P.S.,  
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339  
9498186 +Tnb - Target, Po Box 9745, Minneapolis, MN 55440-6666  
9498187 +Tnb Target, Po Box 9475, Minneapolis, MN 55440-9475  
9498188 Universal Fidelity, Bankruptcy Dept., P.O. Box 941911, Houston, TX 77094-8911  
9498190 +Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
9498193 +VMC, Bankruptcy Dept., 1701 S. First Ave Suite 201, Maywood, IL 60153-2400  
9498192 +Viking Collection Service, Bankruptcy Dept., 7500 Office Ridge Circle,  
Eden Prairie, MN 55344-3782  
9498194 +Wachovia Bk Educaid/Ft, Po Box 13667, Sacramento, CA 95853-3667  
10587449 +Wachovia Ed Finance, American Education Services, 1200 N Seventh St Attn DDB Team 2nd Fl,  
Harrisburg, PA 17102-1419  
10628441 +Worldwide Asset Purchasing, LLC, c/o West Asset Management, Inc, PO Box 672047,  
Marietta GA 30006-0035

The following entities were served by electronic transmission on Aug 07, 2008.

12407668 +E-mail/PDF: rmscedi@recoverycorp.com Aug 07 2008 04:06:17 Capital Recovery One,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
9498118 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 07 2008 05:16:38 Discover, Bankruptcy Dept.,  
P.O. Box 3008, New Albany, OH 43054-3008  
10587254 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 07 2008 05:16:38  
Discover Bank/Discover Financial Services, PO Box 8003, Hilliard, OH 43026  
9498119 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 07 2008 05:16:38 Discover Financial Svc,  
Po Box 15316, Wilmington, DE 19850  
9498139 +E-mail/PDF: gecsed@recoverycorp.com Aug 07 2008 04:05:32 Gemb/Walmart, Pob 981400,  
El Paso, TX 79998-1400  
9498145 +Fax: 732-352-7538 Aug 07 2008 04:15:33 Hsbc Mortgage Corp Usa, 2929 Walden Ave,  
Depew, NY 14043-2690  
12390810 E-mail/PDF: rmscedi@recoverycorp.com Aug 07 2008 04:06:10  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
10633680 +E-mail/PDF: rmscedi@recoverycorp.com Aug 07 2008 04:06:13  
Recovery Management Systems Corporation, For GE Money Bank, dba WAL-MART,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
9498184 +E-mail/Text: resurgentbknofications@resurgent.com Sherman Acquisition,  
Po Box 740281, Houston, TX 77274-0281  
9498196 E-mail/PDF: gecsed@recoverycorp.com Aug 07 2008 04:05:35 Wal Mart, Bankruptcy Dept.,  
P.O. Box 103042, Roswell, GA 30076-9042

TOTAL: 10

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Form ID: pdf002

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9498047\* Academy Collection Service, Inc., Bankruptcy Dept., 10965 Decatur Road,  
Philadelphia, PA 19154-3210  
9498048\* Academy Collection Service, Inc., Bankruptcy Dept., 10965 Decatur Road,  
Philadelphia, PA 19154-3210  
9498046\* Academy Collection Service, Inc., Bankruptcy Dept., 10965 Decatur Road,  
Philadelphia, PA 19154-3210  
9498051\* +Aes/Educaid, 1200 N 7th St, Harrisburg, PA 17102-1419  
9498054\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
9498064\* Bank One, Bankruptcy Dept., P.O. Box 8650, Wilmington, DE 19899-8650  
9498065\* Bank One, Bankruptcy Dept., P.O. Box 8650, Wilmington, DE 19899-8650  
9498070\* Card Service Center, Bankruptcy Dept., P.O. Box 142319, Irving, TX 75014-2319  
9498071\* Card Service Center, Bankruptcy Dept., P.O. Box 142319, Irving, TX 75014-2319  
9498072\* Card Service Center, Bankruptcy Dept., P.O. Box 142319, Irving, TX 75014-2319  
9498074\* Cardmember Service, Bankruptcy Dept., P.O. Box 15548, Wilmington, DE 19886-5548  
9498082\* Chase, Bankruptcy Dept., P.O. Box 52188, Phoenix, AZ 85072-2188  
9498091\* +Citi, Po Box 6003, Hagerstown, MD 21747-6003  
9498092\* +Citi, Po Box 6003, Hagerstown, MD 21747-6003  
9498094\* +Citi, Po Box 6003, Hagerstown, MD 21747-6003  
9498095\* +Citi, Po Box 6003, Hagerstown, MD 21747-6003  
9498096\* +Citi, Po Box 6003, Hagerstown, MD 21747-6003  
9498097\* +Citi, Po Box 6003, Hagerstown, MD 21747-6003  
9498089\* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
9498093\* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
9498099\* Citi Card, Bankruptcy Dept., P.O. Box 142319, Irving, TX 75014-2319  
9498101\* Citi Cards, Bankruptcy Dept., P.O. Box 660370, Dallas, TX 75266-0370  
9498102\* Citi Cards, Bankruptcy Dept., P.O. Box 660370, Dallas, TX 75266-0370  
9498105\* +Citi Premier Card, Bankruptcy Dept., P.O. Box 6000, The Lakes, NV 89163-0001  
9498108\* +Client Services, Inc., Bankruptcy Dept., 3451 Harry S. Truman Blvd.,  
Saint Charles, MO 63301-4047  
9498113\* +Creditors Interchange, Bankruptcy Dept., 80 Holtz Drive, Buffalo, NY 14225-1470  
9498122\* +Educaid, P O Box 2461, Harrisburg, PA 17105-2461  
9498125\* Financial Asset Management Systems, P.O. Box 926050, Bankruptcy Dept.,  
Norcross, GA 30010-6050  
9498127\* First National Bank of Omaha, Bankruptcy Dept., P.O. Box 3331, Omaha, NE 68103-0331  
9498131\* +First Usa Bank, 800 Brooksedge Blvd, Westerville, OH 43081-2822  
9498136\* +Fnb Omaha, 1620 Dodge St, Omaha, NE 68197-0003  
9498143\* Hhld Bank, Po Box 98706, Las Vegas, NV 89193  
9498157\* +Mbn America Bank Na, P.O. Box 17054, Wilmington, DE 19884-0001  
9498166\* +NCO Financial Systems, Inc., Bankruptcy Dept., 507 Prudential Road, Horsham, PA 19044-2308  
9498167\* +NCO Financial Systems, Inc., Bankruptcy Dept., 507 Prudential Road, Horsham, PA 19044-2308  
9498162\* +National Financial Systems, Bankruptcy Dept., 600 W. John St. P.O. Box 9046,  
Hicksville, NY 11801-1035  
9498179\* Richard D. Seierstad, Esq., Bankruptcy Dept., P.O. Box 570, Sauk Rapids, MN 56379-0570  
9498189\* Universal Fidelity Corporation, Bankruptcy Dept., P.O. Box 941911, Houston, TX 77094-8911  
9498191\* +Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
9498195\* +Wachovia Bk Educaid/Ft, Po Box 13667, Sacramento, CA 95853-3667

TOTALS: 0, \* 40

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2008

Signature:

